

Jamillah Oliver

45 Quimby Pl

West Orange, NJ 70520

Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Board of Governors-

I have always been a firm believer that having excellent credit is a valuable asset. First Premier has helped me and many others get on the road to a good credit history, but it is now in danger of not being able to grant credit if the Federal Reserve Board imposes regulations that limit the fees they charge. Such actions would hinder our ability to rebuild a good credit history.

I was in a serious car accident, and had to be hospitalized for almost three months. During that time, I struggled to keep my bills paid, but it was difficult and I got behind. First Premier offered me a credit card, and also offered credit protection service, which pays your bills in the event of an emergency. This credit card account was most definitely helpful to me when I had a flat tire, and needed to use an ATM machine. I don't know what I would have done without access to this in an emergency like that.

I now have two credit cards through First Premier, and I have been very pleased with their service, and intend to stay with them. I am also partly paralyzed, so I rely a lot on the internet. I use the internet to buy things that my two year old son needs, plus things that I need as well. This saves me from having to go out to the store, and without the use of a credit card, I would not have this option.

So many people are either trying to get credit, or build their credit, and banks like First Premier have been able to help. Even though their fees may be higher, it is worth it in the long run when you have built up a good credit history. In today's economy, it is more important than ever to have access to credit. I hope that you will not take this opportunity away from people.

Thank you,

Jamillah Oliver